

2015 Free Health Insurance Expo

October 14, 2015

**Kingsbury Firehouse – Burgoyne Ave
In Hudson Falls
From 12:00pm to 5:00pm**

This is the perfect opportunity to speak in person with our own Health Insurance Counselor's and also meet with various health care plans themselves

Medicare Open Enrollment

Fall Open Enrollment is the time of year when you can change your Medicare coverage. You can do this by joining a new Medicare Advantage plan or by joining a new stand-alone prescription drug plan (PDP). You can also return to Original Medicare with or without a stand-alone Part D plan from a Medicare Advantage plan during this time. Listed below are six things to keep in mind while you are deciding on your Medicare coverage.

Fall Open Enrollment Occurs From October 15 to December 7 of Every Year

- If you enroll in a plan during Fall Open Enrollment, your coverage starts January 1.
- In most cases, Fall Open Enrollment is the only time you can pick a new Medicare Advantage or Medicare Part D plan.
- If you have Medicare Advantage, you can also switch to Original Medicare. To get Medicare drug coverage, you must join a stand-alone Part D plan at this time. A Medigap policy helps pay Original Medicare costs, but you may be limited in your ability to buy a Medigap during the Fall Open Enrollment period, depending on where you live.

Review your Current Medicare Health and Drug Coverage

- If you have Original Medicare, take a look at next year's Medicare & You handbook to know your Medicare costs and benefits for the upcoming year. If you are unsatisfied with your Original Medicare coverage, you can make changes to your coverage during Fall Open Enrollment. Changes made to your coverage will take effect January 1 of the next year.
- If you have a Medicare Advantage plan or a stand-alone Part D plan, you should receive an Annual Notice of Change (ANOC) and/or Evidence of Coverage (EOC) from your plan. Review these notices for any changes in the plan's costs, benefits and rules for the upcoming year. If you are dissatisfied with any changes, you can make changes to your coverage during Fall Open Enrollment. Changes made to your coverage will take effect January 1 of the next year.
- Even if you are satisfied with your current Medicare coverage, take action and look at other Medicare options in your area that may better suit your individual needs in the upcoming year. For example, even if you are satisfied with your current Medicare Advantage or Part D plan, you should check to see if there is another plan in your area that will offer you better health and/or drug coverage at a more affordable price. Research shows that people with Medicare prescription drug coverage (Part D) could lower their costs by shopping among plans each year. For example, another Part D plan in your area may cover the drugs you take with fewer restrictions and charge you less.

**If you have any questions or need assistance in comparing your options please call
Washington County C.A.R.E.S., NY Connects at 746-2578.**